

Abstract

A hybrid interactive process by which a loan and investment transition a customer from debt to a savings account. Debt repayment is structured by utilizing multiple monthly payment streams to combat compounding interest as it works against a person carrying debt. The investments provide a two tiered portfolio as collateral in the event of unforeseen client emergencies using bonds or bond mutual funds. Growth in stocks or stock mutual funds is used to retire outstanding debt with a continuing transition solely into investing as a progressive process to achieve a customer's stated financial goals.